

INDEX: Lot 175, Section "H", Kentwood Subdivision located in Sec. 3, T-2-S, R-8-W,
DeSoto Co/MS

UPN 0896338322
S&M File 08-100269

SUBSTITUTION OF TRUSTEE

WHEREAS, on September 21, 2004, Martha C. Carpenter, an unmarried woman, executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, NA, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2074 at Page 629, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 175, Section "H", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Regions Bank d/b/a Regions Mortgage, successor by merger to Union Planters Bank, NA, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Regions Bank d/b/a Regions Mortgage, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute and appoint J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 15th day of February, 2008.

Regions Bank

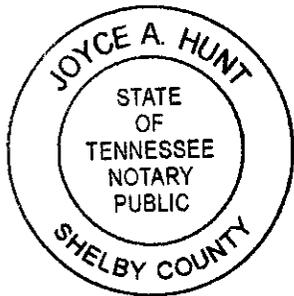
BY: John Abraham

TITLE: Banking Officer

STATE OF TENNESSEE
COUNTY OF SHELBY

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named John Abraham, personally known to me to be a Banking Officer of the within named Regions Bank, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 15th day of February, 2008.



NOTARY PUBLIC
Joyce A. Hunt
Joyce A. Hunt

My Commission Expires: March 31, 2010

Prepared by:
J. Gary Massey, Substitute Trustee
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sub2.upn